



#### BACK GROUND OF THE INVENTION:

Present invention relates to financial tools, particularly those tools that are used to access cash and credit.

More particularly, the invention relates to **Disposable Financial Tools (DFT)**.

Many Present financial tools ~~for example, a single~~ like a credit card, can be used multiple times and a check can be re-deposited multiple times until it is cleared. Such financial tools do not ensure safety to the account, they only ensure access to the account so long as the routing number (ABA) number, account number, expiration date, check number is correct, and enough cash or credit in the account to cover the transaction with a signature, fake or real. For example, no signature is required for off-line transaction, but the transaction will be approved. Even in person a credit card or check can be used with a fake signature. In such cases, the user only needs to get an approval after processing, while the merchant only look forward to an approval and sometimes match the signature. With check and credit card, most of the time the account holder only finds out that his cash or credit has been depleted after getting his statement or get a notice of a bounce check. In many cases, the only thing that is needed is enough cash or credit for the check to be cleared or credit ~~for the~~ transaction to be approved. The safety of present financial tools are left for the payee or merchant to determine if the check/credit card is own by the payer. Account number is publish on check, credit card, and sometimes invoice or receipt when a purchase is made, making them venerable for fraud and counterfeit. Merchants have the power to enter any amount when making ~~a payment or purchases, without the account holder being present (offline)~~ offline transaction. E.commerce has made credit card and checks very venerable, increasing identity theft since becoming mainstream.

#### BRIEF SUMMARY OF THE INVENTION:

It is an object of the invention to provide **Disposable Financial Tools (DFT)** that has a ~~single~~ unique working life and access to a fix and or limited amount of cash or credit in an account. When used to make a purchase, it cannot be reused for another purchase and or redeposit, because the Drone/exit number it carry's drop off and die. A method of implementing such a system includes providing at less an additional two sets of numbers, a central number (~~public-key~~/Queen number) and secondary number (Jone Drone/exit number and or an ID number for identifying an electronic apparatus with the Drone, check and or bundled numbers). When the queen (Q) number and ~~Jone Drone (D)~~ numbers integrate or come together to carry out a transaction, by been exactly in accordance or matching the two sets of numbers with those on a private network, if approved it would merge into the banking system, then move on to a guarantee processor for a second approval approved. The ~~Jone-Drone~~ (exit number) is automatically altered and lock from the banking system network after gaining access, process and approved, in order to prevent a **DFT** with the same exit (~~Jone Drone~~ number) from gaining access to the banking system network again. The exit (Drone) numbers are altered or drop off and or die as a built in safety, whenever the exit (~~jone Drone~~) numbers are in accordance/same with or marching the routing (ABA) number, account number, or PYN and other secondary numbers (ATV, Sleek number) that are on the banking system. **DFT** does not carry an account number unlike checks and credit card. It carry's a ~~public-key~~ central number (Queen/Q number). ~~Not all~~ Because DFT Drone/Exite number is unique, its has a single working life has

the capacity capability of architecture for specific usage when making a purchase and or used in the form of a ticket/pass. Financial tools that reduced **fraud and financial terrorism or identity theft**. Financial tools for making purchases, without the account holder worrying about someone stealing his accounts number or assuming his identity.

The foregoing and other objects, features, and advantages of the invention are now apparent from the following, particularly those descriptions of preferred diagrams of the invention as illustrated in those accompanying drawings.

# BRIEF DESCRIPTION OF THE DRAWING:

Figure: 101 show a front view of a **sleek check** with the holder and Issuer name. ATV #, space for placing Ads, and Sleek check stub.

Figure 102: shows a back view of a **sleek check** with space for Ads, payee name, memo, and authorized signature, Issuer name and address, **Sleek check** web address, expiration date and a magnetic strip covering the routing (ABA) number, branch number, with PYN/USFIN optional, ATV, and Sleek/check number.

Figure: 103 is showing a Sleek check receipt after a transaction is completed and approved.

Figure: 104 is a front view of a Sleek card, where third party logo and other drawing will be place.

Figure: 105 is a view of an illustrated primary holder Sleek card (Sleek P) appearance with a card number that has nothing to do with the transaction. But for end user use only (optional).

Figure: 106 is an illustrated front view of a Sleek –G for placing Companies Ads and other drawings.

Figure: 107 is an illustrated diagram showing a front view of a **Sleek –G** (sleek card gift card), with a space for the reception/accountholder to write his reception name as the payer and sign as the authorized signature on the card.

Figure: 108 An illustrated diagram showing a Sleek card receipt after a transaction is process and approved.

Figure: 109 is a diagram showing an **IEIcard** with its Queen and Drone number. ~~The Queen number is made up of the Routing number and PYN. The Drone number is an Serial or an ATV exit as a bundled~~ number with its first 3 digits/Q number representing the Bank (issuer), payer name, space for licensee number and a used/void box to be check or mark after the card has been used.

Figure: 110 is an illustrated diagram showing how the **IEIcard** loses its ~~Jones~~ Drone (exit) number every time a transaction is completed using an EDC software and without an EDC software. Such process is unseen/unviewed by the merchant and payee.

Figure: 111 is a diagram showing a web template/payment gateway with a \$50 purchase and a purchase order (reference) number waiting to be submitted/cancel by purchaser to IEIcard system/gateway or Lender for processing.

Figure: 112 is an illustrated diagram showing an **IEIcard** web template/payment gateway for prospective buyers to fill out when making a web purchase. Prospective buyers can check the license or registration number of a seller, to see if he is license or register with **Disposable Financial Tools (DFT) Network**, before making any purchase.

Figure: 113 Shows a web template after submit or pay is click on a payment page (gateway) and an end user electronic data capturing (EDC) software has been stimulating, sending his Queen (Q) number unto such page automatically in a particular manner, in order for the end user to enter only his Drone (Exit) number manually and follow the prompt(s) ~~that accord~~ thereafter.

Figure: 114 Illustrates a payment and none payment gateway with a bundled number, that can be used with or without an end user EDC software stimulus on a Web enable equipment, PC and or electronic apparatus. By choose the type of card/check and enter Drone/check, other number or bundled number that carry's at less 3 - 4 digits identify the issuing bank/Lender and or other account on IEI network and or banking

network, which would automatically become a Queen number and the rest of the numbers would be Drone/check number (exit number) of the bundled number.

Figure: 115 Shows an illustrated diagram with a double payment gateway. The standalone or independent gateway on the left, is for using Drone/exit number only and the payment gateway on the right is for bundled numbers, when using multiple issuers or when the Drone number is issued by multiple issuers. The IEI card goes through an optional double processing, using an IEI payment gateway (network), then enter into the banking system blocking the merchant and end user from seeing the end user account number and issuer routing number during a transaction, eliminating the chances of fraud.

Figure: 116 Shows a simple Disposable Financial Tool (DFT) remote financial apparatus issued by a single issuer, with date, time, Drone/exit number and payee name and or license number waiting to be send onto a payment gateway for processing, and an electronic apparatus censer and transmitter or transmitter/receiver.

Figure: 117 Shows an Iei multipurpose financial electronic apparatus outside mechanism remote make up, imbedded/implanted in various design and shape of every day consumer goods (e.g. cell phone, key shape, and other gadgets ect.) with time, date and a bundled Iei card/check number waiting for pay/sent button to be press/touch

Figure: 118 Figure: Shows a diagram with an Iei secondary number (Drone/exit, card/check number), routing number, apparatus number and account number on an Iei and or other payment gateway when issued by a single issuer and the send/pay button is touch/press on the apparatus. The Drone/check number and amount; integrate on Iei network (payment gateway), then merge with the end user apparatus number and or issuer routing number in the background, which is unseen/unnoticed by the merchant and end user or hidden in the background. Then goes onto the merchant bank for processing. The numbers stimulate/popup from the database when a secondary number is entered correctly and is not yet used and or process and approved.

Figure: 119 Shows a diagram illustrating an Iei payment gateway using bundled numbers, when issued by multiple issuers. Bundled number with amount and or issuer routing number, apparatus number, bundled number and amount integrate on electronic financial apparatus, electric checkbook (check)/card and or Iei Network, with the account number optional. Apparatus number and issuer routing number hidden in the background, then merge and or send/pass onto the merchant bank for final processing, when the send/pay button is touch/press.

# DETAIL DESCRIPTION OF THE INVENTION:

Now referring more particularly, to the drawings, indicating the parts and structural features in the various diagrams. It illustrates the diagrams of the present invention **Disposable Financial Tools (DFT)** with ~~access limited to a single~~ a central number and or secondary number. Secondary numbers have unique working life in cash, saving or credit account. When used to make a transaction, they cannot be reused or redeposit. But not all **DFT** have ~~a single~~ unique working life when making a purchase. The secondary (exit, sleek/check) numbers are automatically altered or lock and exile from future active duties on the Iei and or banking system network, after gaining access, process and approved, in order to prevent a **DFT** with the same number from gaining access to the network(s) again. The secondary numbers **drop off** and **die** as a built in safety, whenever the exit/check numbers on the Iei/banking network are marching the routing number (ABA), and or ~~number~~ PYN/USFIN, secondary numbers, ATV and sleek number that are on Iei network and or in the banking system. The exit/secondary number has a unique ~~one-time~~ access per transaction. **DFT** does not carry its account number on it, unlike conventional checks and credit cards. The routing (ABA) number, secondary number and or PYN, ~~sleek-number~~ and the ATV number are hidden under most of the **DFT** magnetic strip. ~~But carries a unique number called a sleek number.~~ **DFT** is used in person, on the Web and with Telemarketers 24x7 anytime Universally. **DFT** come in 3 flavors, **sleek check (check)**, **Sleek Card** and **IEIcard**. **DFT** can be **activated**. To activate a **DFT**, the payer can use a CUPM, ATM, phone or the web and enter his PYN/USFIN, ATV number, Pin number and amount, or enter the ATV number, PIN number and the cash amount written on the sleek check or amount needed to be activated, then press enter. If it is successful, you will hear or see the amount e.g. \$50 is activated/approve on PYN/USFIN or **Activated number (ATV # 413 614 3920)**. PYN: **payment number** is a **personal payment number/PPN**. It's a universal financial identification number (UFIN) that identify an individual anywhere in the world using a **Credsub** or **DFT**.

**Sleek Check (midget check):** Is a **none-deposited disposable electronic check (NDDC)** or advance check (**Avycheck**). It is a check and credit card look-alike. Figure: 101 show a front view of a **sleek check**. Figure 102: shows a back view of a **sleek check**. The Check is used for making purchase or payment in person or on the web with merchants. And can also be architecture to pay an individual. **Sleek Check** carries a unique number called a **sleek number**. The number does not followed in the numerical order unlike conventional check numbers e.g. 1102,1103, 1104 ~~or numerical order~~. But can be optional if using conventional check numbers. See the bottom of figure: 102. The **ATV number** and **Sleek number** are always different on every Sleek Check.

**How does it work:** Sleek check work 50% like a check and 50 % like a credit card and comes in paper, plastic card and on a potable electronic apparatus. The payee does not **endorse** it unlike a conventional check.

**To make a purchase,** the payer will write the date, payee name, total amount of the purchase in figures or both figures and words, then sign his name on it, then tear it off ~~and give it~~ to the cashier. (Works like a check). The cashier will swipe or scanned the magnetic strip into the CUPM (Convenient Universal

Payment Machine) or credit card machine then press enter. (Works like a credit card). Then enter the amount written on the Sleek Check and press enter. That would automatically send the information scanned from under the magnetic tape and the amount entered to the merchant check processor (merchant bank check processor) for the check to be process instantly. Depending on the version if the cashier gets an approval, the payer signature would automatically retrieve from the Check issuer electronic database, where it had been stored during the application process, and appear onto the check issuer (bank) check image to stored as future record (optional) depending on the Issuer. A receipt will be printed with the merchant name and license number, approval number, payer name, ATV#, date, Sleek/check number, PYN and the amount that is written on the Sleek check for the payer to sign. After the transaction is completed, the merchant (cashier) will place a mark in the void/used box on the sleek check, then give the payer back his sleek check with ~~Both the merchant and payer will keep~~ a copy of the receipt. See figure: 102 and 103. The payer will write the ~~check~~ sleek number from the receipt unto his sleek check and check book.

**Sleek card:** Is a disposable financial card that is integrated or link direct to your cash or credit account. It is used for making purchase in person only and comes in two (2) flavors, Regular or Primary (sleek P) and Gift card (sleek G). Sleek card may carry's an expiration date, but the date ~~can be optional~~ as is not part of the transaction. The date is used to reminds the cardholder that his card will be expiring at a given time. The Sleek-P and Sleek-G carry's the account holder's name, but can be optional. ~~But~~ The account holder is required to write the recipient name and amount on the Sleek-G, not the issuer. See figure: 104 and 105 for a front and back view of a regular (Sleek -P). Figure: 106 and 107 show a front and back view of a Sleek Card gift card (Sleek-G). Sleek card Gift cards are given as gifts to friends and family. The account holder will write the name of the gift card reception as the payer's name, the amount of cash or credit the card will have access to, e.g. \$50 in the box next to **DO not Excede or pay exactly**. See figure: 107. The person receiving the Sleek-G will write his signature next to authorized signature. A Sleek-G may have up to 5 usages maximum on a single card. Whenever a Sleek-G is used, the cashier will see the balance and or amount that has been used or amount the card have access too and how many times it has been used.

**How does Sleek card work:** To make a payment or purchase, the cardholder will sign the card on the authorized signature line in front of the cashier and give it to the cashier. The cashier will swipe or scanned the card into the credit card machine or CUPM and press enter. Then enter the total amount of the purchase and press enter. If the transaction is approved a receipt will be printed for the cardholder to sign, and both him and the merchant will keep a copy. The primary account holders name is optional See figure: 108. The card is given back to the cardholder. If it is a sleek-G, the cashier can ~~check see~~ the available balance automatically ~~amount the card have access to by subtracting the amount the card had has written on it or access to, from the amount written on the card,~~ and how many times the card has been used, ~~by scanning the information under the magnetic strip, then pressing enter twice to send it to be process.~~

**IEIcard:** Is an Internet payment card (IPCard), See figure: 109. It is used for making payment and purchases on the web and with Telemarketers, without the end user reveling his account number to the seller. It comes in two flavors, regular (IEI card) and ISP. ISP is used for Internet service payment. There

are four ISP cards in every **IEIcard** pack. The cards are use for quarterly billing or 3 months billing. Every time one is used, the Holder is automatically billed three times, for the same amount. An **IEIcard** use a Queen and Drone number. Regular **IEICards in check/card style format** are used for general purchases on the web and in person, when using an electronic apparatus. Figure: 110 is an illustrated diagram showing how an **IEIcard** loses its Jones number every time a transaction is completed.

**How IEIcard works:** To make a web purchase, the cardholder would choose the items and submit them with the total cost e.g. \$50, and the payer name and address to the seller web site. The total cost will pop-up again on a new page with or without a purchase order or reference (RF) number e.g. 2210, total amount, with the words cancel and submit see figure 111. The cardholder will press submit to submit the total purchase e.g. \$50, to the **IEIcard** web template or payment gateway after entering the Q and or D/E number. See Fig: 112. He will enter the, **Queen number**, and or **Jones number** and choose the type of card and press submit to integrate the two numbers as a bundle number, which would then merge or link to IEI network and then onto or with the banking system. See figure: 112 and 113. The \$50 is not up-loaded by the merchant for payment unlike conventional credit card. The payer himself is makes the request to his account issuer to charge and or transfer the \$50 from his account to the Licensee or merchant account unlike cash transfer transaction. The account issuer will honor the request by the account holder by moving e.g. \$50 into the merchant bank account or the amount submitted by the payer. Depending on the version, an end user would use an electronic dater capturing (EDC) software residing on a web enable equipment or PC, stimulated when IEI Card logo is click, press or touch as a choice of payment on a Web site. End user would have it easier by enter only his Drone number (exit number) to complete a transaction as seen in figure: 113. Using a private network (IEI network), such network issue a set of numbers (Q/queen numbers) in the range of or about 3 to 4 digits other than the routing number or ABA number that a bank already has. The numbers are to identify the Banks/lenders on the IEI networks only, because IEI card does not carry a routing number unlike conventional check or credit card. Example #213 as shown in figure: 114 (bundle number), with the exit number 517 7855. In figure: 114, when submit and or pay has been click, the first 3 or 4 digits (Q number) representing the issuing bank or lender in the bundled number, would stimulate the issuing bank or lender routing number on IEI network to integrate with the account number it has ending with e.g # 517 7855 (exit number) and then merge onto the banking system. The 3 or 4 digit Q number from the bundled number does not go into the banking system, but can be optional depending on the bank or lender issuing the financial account. A bank may not allowed a Drone number to enter the banking system. After the transaction is completed the payer will write the payee name and licensee number on his card. IEI card issued as an independent or unique standalone system, when end user submit a Drone/check number and amount, they integrate with the apparatus number, and or account number and issuer routing number that is hidden in the background that is unseen or unnoticed to the merchant and end user on IEI network, they would then merge into the banking system. See figure: 115 payment gateway.

**Charge back:** IEIcard is charge back by entering the bundled or Drone/check number with the amount and

approved number as an option. Disposable financial tools (DFT), has the capability to be added to/on conventional checking system/check. By placing Bundled and or Drone number on conventional check. But the Bundled and or Drone number will be entered manually on lei payment gateway and or other gateway, from paper/conventional check, to carry out internet transaction without using the account issuer/bank web site as a payment gateway and or an entry point to a payment gateway.

**Telemarketing purchase:** the cardholder will give his name and address, **queen number**, **Jones number** and **ATV number** to the merchant. After the transaction is completed the payer will write the payee name and license number on the card. The Telemarketer will receive payment by entering the **Queen number**, **Drone number**, and **ATV number** through a **web portal**. ~~The Queen number is made up of the Routing number (ABA) and PYN. The Drone number is a Serial or an ATV and card number (secondary number).~~ Disposable financial tools (DFT) are distributed in a check style formatted card system, in an existing chip imbedded in/on a card, and or in/on a portable/remote electronic financial apparatus and on an electronic checkbook with a hibernated personal organizer/date-book. The menu button is press/touch to access the hibernated personal organizer. See figure: 116 simple remote apparatus. When using as a digital potable electronic apparatus and the device is turned on, depending on the type/version, end user would choose by pressing/touching card/check or any add on e.g. (Metro card, passport, ticket, driving license ect.) to display the secondary number or number for the specific account on the apparatus display/viewable screen. End user will enter the displayed secondary number (Drone/exit, check and or bundled number) manually from the apparatus displayed screen unto the lei payment gateway with an amount or without an amount, when using in none financial related activity or press send/pay to send the Drone (check/card) number and or related account number to the lei payment gateway and or other none financial related gateway as shown in figure: 114. Figure. 117 Shows an lei multifunction remote apparatus outside mechanism make up, that can be imbedded/implanted in various design and shape of every day consumer goods (e.g. cell phone, key shape, and other gadgets ect.) with a censer, transmitter/receiver, the time and date and other spaces for added extra feathers. Apparatus work in a remote function sending the secondary numbers unto the specific gateway. Such device has a two at less a two way communication (transmitter and receiver). The device is pointed/displayed towards a payment gateway at check out, capturing the RFID/infrared signal from the payment gateway or the payment gateway reads the drone/bundled number under black light and or under none black light from the said apparatus, the device may indicates by displaying a light or the word logon, ready/set. End user will press or touch the pay/send button, to send or submit the encrypted check/check number and or card/Drone and or bundled number to the payment gateway. End user will has the capability of entering the total amount purchase on the said device apparatus/electronic check (E.check) and or touching/pressing save or (S/R) to record the transaction, and or send/pay (S/P) button to send the check number, amount and signature and or Drone/exit number onto the payment gateway. After the device sends the Drone/exit, check number to the payment gateway, the purchase amount would automatically send back remotely onto the said apparatus with the seller/merchant name and or license number. If a check is used in the transaction, the check number and amount with the



word used, pass/ok end, and or paid would display on the apparatus viewable screen waiting for the user to press/touch save/R button to record/save the used check/check number, signature and amount on the electronic checkbook. End user signature is embedded and or reside on electronic checkbook/apparatus by scanning from paper and or captured from signature pad. Or The check number can be automatically be recorded on the apparatus checkbook with the amount after the apparatus receiving the gateway signal. The check number can also be printed on a roll of check formatted paper or preformatted check paper. The device embedded accounts has the capability of update/download, VIA Internet and or at check in/out payment gateway and at pass through gateways. The device also has the capability of switching to and from/between various and or different accounts to pay or for paying with multiple accounts for a sole/select transaction. The said portable electronic financial apparatus has talk/voice capability VIA Internet and or is compatible only with a said portable electronic device carrying Internet voice/talk VIA Internet. End user will press/touch the various buttons illustrated in figures: #116 & #117 to perform and or complete the various tasks and or functions as cited above. When distribute on/in card format, some style would have embedded space for battery affixed to reside in/on the said card/apparatus. Credit card has the capability of carrying the Caribbean countries flag(s) and or Caricom countries flag. Transaction posted on the checkbook/said apparatus can be viewed later on by an end user. When DFT account is change/canceled, the unique Drone/exit number is not required to change/canceled. The hold button is press/touch to prevent the device from locking when used multiple account to pay for a single transaction. The electronic checkbook/financial apparatus has the capability to carry and awake, then display its hibernated personal organizer/date-book (P?O, P/D) to be viewed and used by end user when the menu button is press/touch and P/D button is touch/press

**Advantages: Disposable Financial Tools (DFT),** their working lives are valid ~~for a single use only~~ to its unique number. When used, the secondary numbers **automatically altered or lock** from active duty on the private network and or banking system. If someone tampers with the Magnetic strip and tries to reuse them, they would be useless because the secondary numbers are no longer exist or working (dead). By tailoring DFT to a single use only, help combat **fraud, identity theft** and financial terrorism. If for some reason a DFT is fraudulently used, it is limited to a single use or purchase only. Disposable financial tools carry's unique number that other end user wouldn't have. If you used a DFT and someone gets the exit (**Done**) number and your **pin** number, it would be imposable to reproduce one with the following number. Done (exit numbers) does not run in numeral order unlike conventional check numbers. The **serial** and **ATV** number are used with **Checkact** to lock and unlock DFT. **DFT** have many advantages over a conventional credit card and check. The only advantage of a credit card is a single card for **multiple-usage**. That makes it venerable for identity theft. A Credit card has many **disadvantages**. A Cardholder can be billed and rebilled multiple times with a single credit card by the same merchant for the same thing or many different things. An Internet Service Provider (ISP) is a prime example. A subscriber is billed every month with the same credit card, if that Subscriber shops at his ISP shopping site, he will be billed by his ISP without ever entering his credit card information a second time on the ISP web site. Sometimes he even billed for

something he never order or purchase. Merchants with this type of power over credit cards holders can run up someone credit to the **Maximum**. A merchant have the power to enter any total amount offline, all he need is the holder's name and some times his address, card number, expiration date and an approval for the amount he enters. A disgruntled employee can walk away with your credit card information and make unlimited purchases untill the account is run out of credit and put your credit in financial disaster, or until he is caught, just by using a single card. Using a check, it has to be deposited and cleared before you can get the funds. Or the entire check has to be scanned. Someone can write a bounce check and the payee have to pay for it. A check holder's signature can be **forge**. But with **Disposable Financial Tools (DFT)** the account holder have the option to choose when, and how many cash or credit amount he want to make available to the specific DFT by using **Checkact** which allowed you to **lock** or **unlock** a DFT. Conventional credit card and check does not have such privilege.

**DFT** can be issue as an independent financial system or with a checking, saving, credit or any financial account.

An electronic check with only the magnetic strip scanned and not the entire check. An electronic check that does not display the check number.

The check is process and approved in front of the payer.

A check that cannot be bounce.

Gift card system that comes pre-issued, giving the account holder the power to write gift card receptions name and amount 24x7 on gift-cards without the help or making a request to the issuer to do so.

A Web card or IEI card that does not carry an issuer routing number and or the end user account number.

A potable electronic apparatus with and or without remote function, carrying embedded unique numbers for saving, credit card, check book/check numbers and other financial account numbers, and none financial accounts that can also displayed on said device that cannot be duplicated.

An electronic check that does not reveal account number and or issuer routing number.